

RETURN TO:  
Covenant Escrow Services  
9056 Stone Walk Place  
Germantown, TN 38138  
901-759-0409

8/20/08 11:38:15 55  
BK 591 PG 599  
DESOTO COUNTY, MS  
J.E. DAVIS, CH CLERK

## WARRANTY DEED

THIS INDENTURE, is made and entered as of the 14 day of August, 2008 by and between DeSoto County Bank, party of the first part, and Michael J. Chandler, II and Kelli L. Chandler, parties of the second part. \*wife,

WITNESSETH: That for and in consideration of Ten (\$10.00) Dollars, cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said parties of the second part the following described real estate, situated and being in the County of Desoto, State of Mississippi:

Lot 119, FOREST MEADOWS SUBDIVISION, Phase 4, situated in Section 8, Township 3 South, Range 7 West, Desoto County, Mississippi as shown on plat of record in Plat Book 97, Page 38-40, in the Office of the Chancery Clerk of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Tax Parcel No. 3073-0811.0-00119.00

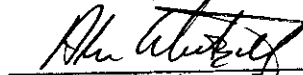
Party of the first part received its equitable interest in the above described property by Deed of record under Book 587, Page 340, Chancery Clerk's Office of Desoto County, Mississippi.

TO HAVE AND TO HOLD the aforesaid real estate together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said parties of the second part, as joint tenants with the right of survivorship, not as tenants in common, and unto their assigns, or the heirs and assigns of the survivor, in fee simple forever.

The said party of the first part does hereby covenant with the said parties of the second part that it is lawfully seized in fee of the aforescribed real estate, that it has a good right to sell and convey the same; and that the title and quiet possession thereto he will warrant and forever defend against the lawful claims of all persons.

IN WITNESS WHEREOF, party of the first part has caused this instrument to be executed the day and year first above written.

Desoto County Bank



Allen Whitsitt, Executive Vice President

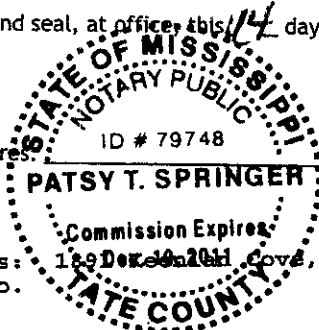
08-00303

State of *Ms*  
County of *Desoto*

Before me, the undersigned notary public of the aforesaid County and State, personally appeared Allen Whitsitt, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself/herself to be the Executive Vice President of Desoto County Bank, and that he/she as such Executive Vice President executed the foregoing instrument for the purpose therein contained, by signing the name of the Desoto County Bank by himself/herself as Executive Vice President.

WITNESS my hand and seal, at office, this *14* day of August, 2008.

My commission expires:



*Patsy T Springer*  
Notary Public

Property Address: *189 DeSoto Cove*, Hernando, MS 38632  
Tax Parcel ID No.

Mail Tax Bills:  
Citimortgage, Inc.

Property Owner:  
Michael J. Chandler, II and Kelli L. Chandler

1000 Technology Dr.  
O'Fallon, MO 63368 PHONE: 636-262-7107

Instrument prepared by & ~~return~~ to:  
J. Seth Waddell  
Attorney at Law  
3169 Professional Plaza, Suite 2  
Germantown, Tennessee 38138  
(901) 759-0409

Buyer Address & Phone:                      Seller Address & Phone:  
Michael J. Chandler, II and Kelli L. Chandler  
1891 Keenlan Cv.  
Hernando, MS 38632  
859-229-0055

DeSoto County Bank  
6040 Hwy. 51 N.  
Horn Lake, MS 38637  
662-996-1331